



**OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.**

# Keep It Simple With **OLD REPUBLIC TITLE**

**Residential Refi Escrow**  
(for loans up to \$3 million dollars).

**\$550**

**Residential Refi  
Portfolio Escrow**

(for loans up to \$3 million dollars and the lender and borrower are the same on both the existing and replacement mortgages).

**\$450**

The applicable above charge includes the following Miscellaneous Fees: Download and Duplication; Mailing; Courier and Handling; Electronic Transfer of Funds; Payoff of Unsecured Obligations; and the charge incurred for one (1) Remote Execution of Documents.



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# Reduced Title Premium Offerings

## **Investors Rate 30% reduction**

A standard coverage owner's policy or an A.L.T.A. Loan Policy may be issued upon the request of persons who are engaged in the business of investing in real property for Owners and Lenders Insurance.

## **Senior Citizens Rate 25% reduction**

A standard coverage owner's policy or an A.L.T.A. Loan Policy may be issued for Owners and Lenders Insurance upon the request of persons who can demonstrate to the satisfaction of the Company that they are at least 62 years of age and that they are selling, purchasing or financing their own personal residence.

## **One-Year Residential Financing Rate 50% reduction**

This rate is applicable to an A.L.T.A. Loan Policy that insures a new first loan secured by a single family residential property or residential condominium when the new order for title insurance is placed with the Company within twelve (12) months from the date of the issuance of a prior owners or loan policy covering the subject property.

## **Short Term Rate 25% reduction**

This rate is applicable to owners or lenders policies when the current order is placed within sixty (60) months of the date of the issuance of a prior owners or lenders policy of title insurance.

## **U.S. Armed Forces Rate 25% reduction**

This rate is available upon request to active duty and retired members of the United States Armed Forces who hold valid military identification. It applies to a standard coverage owner's policy or an A.L.T.A. Loan Policy issued in connection with the sale, purchase or financing of the Member's personal residence.

## **Non-Profit Organization Rate 50% reduction**

This rate is available upon request to churches, charitable or like eleemosynary non-profit organizations on property dedicated to church or charitable use within the normal activities for which such entities were intended. The Non-Profit Organization Rate is applicable for Owners and Lenders Insurance and is applicable to the issuance of either a C.L.T.A. Standard Owners Policy or an A.L.T.A. Loan Policy. This fee reduction for non-profit organizations is applicable only to the party who would customarily be responsible for the payment of such charges and does in fact pay them in the subject transaction.

## **Revamping or Replacing of an Insured Deed of Trust Rate**

- 65% reduction of Rate if the prior insurance was issued by Old Republic National Title Insurance Company.
- 35% reduction of Rate if the prior insurance was issued by a company other than Old Republic National Title Insurance Company.

The Mortgagor/Mortgagee must be the same party as shown in the encumbrance insured by the outstanding policy; and the remaining unpaid balance of the loan must be 60% or more of the original principal amount.

The charges apply up to the amount of the insurance stated in the original policy, insurance in excess thereof shall be charged for on an increased liability basis at the appropriate per-unit rate.

